

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method of providing account reconciliation for an account comprising the steps of:

matching a first charge to a first amount of a travel record, wherein a department code is associated with said travel record, and wherein said travel record includes said first amount and first data;

assigning said first charge to said department code;

associating a second charge with said first data of said travel record, wherein said travel record does not include said second charge, and wherein said second charge is associated with a change to said travel record; and,

assigning said second charge to said department code associated with said travel record.

receiving, at a computing device, a plurality of travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent;

receiving, at said computing device and from a second database, a plurality of charge transactions relating to purchases made using a charge account, wherein said second database is at a transaction account management system;

storing said plurality of travel transactions and said plurality of charge transactions on a pending list within a database of said computing device;

matching said plurality of travel transactions and a plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number;

determining a client cost center based on said match upon identifying said match between a travel transaction and a charge transaction;

identifying a near match among said plurality of travel transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria; and,
determining said client cost center based on said near match between said travel transactions and said charge transactions.

2. (currently amended) The method of claim 1 wherein the step of associating a second charge with said first data of said travel record matching said plurality of travel transactions and a plurality of charge transactions comprises the steps of:

selecting said second charge a charge transaction from said a pending list;

identifying a match criteria on said second charge transaction; and

searching said a plurality of travel transactions for said first records based on said match criteria.

Claims 3-4. (cancelled)

5. (currently amended) The method of claim 3 1, wherein said travel record relates to at least plurality of travel transactions comprise one of: airline, lodging or rental car.

6. (currently amended) The method of claim 1 further comprising the steps of:
compiling said matches and said near-matches on an approved items list; and
generating a report from said compilation.

Claims 7-10 (cancelled)

11. (currently amended) A computer implemented method An account reconciliation system for reconciling a plurality of merchant records to a card account balance, said system configured to method comprising:

match a first charge to a first amount of a travel record, wherein a department code is associated with said travel record, and wherein said travel record includes said first amount and first data;

assign said first charge to said department code;

associate a second charge with said first data of said travel record, wherein said travel record does not include said second charge, and wherein said second charge is associated with a change to said travel record; and,

assign said second charge to said department code associated with said travel record.

receiving, at an accounting database, merchant data pertaining to said plurality of merchant records, wherein said merchant data is received from a Computerized Reservations System (CRS) of a travel agent;

~~receiving, at said accounting database, card data pertaining to said card account balance, said card account balance comprising a plurality of charge transactions corresponding to said plurality of merchant records, wherein said card account balance is received from a financial account issuer;~~

~~preprocessing said merchant transactions and said charge transactions to remove from said pending list, a debit value and a credit value which are offsetting transactions;~~

~~matching said plurality of merchant records and said plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number;~~

~~determining a client cost center based on said match upon identifying a match between a travel transaction and a charge transaction;~~

~~adding said matched travel transaction and charge transaction to a list of merchant record matches;~~

~~identifying a near match among said plurality of merchant transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria; and,~~

~~determining said client cost center based on said near match between a travel transaction and a charge transaction.~~

~~adding said near match a list of merchant record near matches;~~

~~upon approval, combining said list of merchant record matches and said list of merchant record near matches;~~

~~generating a report comprising said list of merchant record matches and said list of merchant record near matches; and~~

~~verifying said report is in balance with said card account balance.~~

12. (currently amended) The method system of claim 11, wherein said step of matching said plurality of merchant records and said plurality of charge transactions comprises searching further configured to search for a common set of numbers within said travel record and said first data merchant data and said card data.

13. (currently amended) The method system of claim 11, further comprising the step of identifying configured to identify a basic matching criteria.

14. (currently amended) The method system of claim 13, further comprising the step of confirming configured to confirm said association merchant record match by matching all of a plurality of basic matching criteria between said travel record and said first data merchant data and said card data.

15. (currently amended) The method system of claim 14, further comprising the step of confirming said merchant record match further configured to confirm said association by matching a set of client-defined criteria.

16. (currently amended) The method system of claim 11, wherein said verifying step comprises the steps of further configured to:

calculating calculate a first list total by tallying together a dollar amount associated with a matched plurality of a first charges to a plurality of first amounts from each of said merchant record matches from said list of merchant record matches;

calculating calculate a second list total by tallying together a dollar amount associated with a nearly-matched plurality of a second charges to a plurality of first data from each of said merchant record non-matches;

calculating calculate a third list total by tallying together a dollar amount from each of a plurality of said unapproved merchant record near-matches from said third list;

calculating calculate an ending balance by subtracting said first list total and said third list total from a balance of said account said card account balance; and

comparing compare said ending balance with said second list total.

Claims 17-24 (cancelled)

25. (currently amended) A computer-readable medium having stored thereon a plurality of instructions, the plurality of instructions comprising: A computer program embodying instructions executable by a computer for reconciling a merchant account to a card account balance, the instruction steps comprising:

instructions to match a first charge to a first amount of a travel record, wherein a department code is associated with said travel record, and wherein said travel record includes said first amount and first data;

instructions to match a first charge to said first amount of said travel record;

instructions to assign said first charge to said department code;
instructions to associate a second charge with said first data of said travel record, wherein
said travel record does not include said second charge, and wherein said second charge is
associated with a change to said travel record;
instructions to assign said second charge to said department code associated with said
travel record.

an auto-reconciliation process comprising the steps of:

receiving a plurality of travel transactions relating to at least one of: an air carrier
ticket, lodging, and car rental from a first database, wherein said first database is a
Customer Reservations System (CRS) of a travel agent;

receiving, from a second database, a plurality of charge transactions relating to
purchases made using a charge account, wherein said second database is at a financial
account-issuer;

matching said plurality of travel transactions and a plurality of charge transactions
based upon first criteria, wherein said first criteria includes at least one of: account
number, passenger name, transaction amount, booking fee, and ticket number;

determining a client cost center based on said match upon identifying said match
between a travel transaction and a charge transaction;

identifying a near match among said plurality of travel transactions and said plurality
of charge transactions within a predetermined tolerance level based upon secondary
criteria; and,

determining said client cost center based on said near match between said travel
transaction and said charge transaction.

26. (currently amended) The computer program medium of claim 25, wherein said
association is determined based on first criteria comprises comprising a basic matching criteria
and said a second criteria comprises comprising a client-specific criteria.

27. (currently amended) The computer program medium of claim 26 further comprising
verifying the presence of all basic matching criteria and all client-specific criteria.

28. (currently amended) The ~~computer program medium~~ of claim 25, wherein said ~~merchant account travel record~~ comprises a travel account.

29. (currently amended) The ~~computer program medium~~ of claim 25, wherein said ~~merchant account comprises travel record relates to at least~~ one of: ~~air travel airline~~, lodging or rental car.

30. (currently amended) The ~~computer program medium~~ of claim ~~26~~ 28, wherein said ~~basic matching criteria~~ ~~first criteria~~ comprises said an individual's name, a ticket number, a card number, and a dollar amount.

31. (currently amended) The ~~computer program medium~~ of claim 25 further comprising compiling a list of two or more transactions that when summed equal zero.

32. (currently amended) The ~~computer program medium~~ of claim 25, further comprising accepting ~~commands a command~~ to edit ~~said travel record~~ one of said plurality of travel transactions.

33. (currently amended) The ~~computer program medium~~ of claim ~~32~~ 25, further comprising programming to authenticate a user prior to acceptance of said command commands.

34. (currently amended) The ~~computer program medium~~ of claim 25, further comprising a report generation process.

35. (new) The method of claim 1, further comprising receiving a plurality of travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent.

36. (new) The method of claim 35, further comprising receiving, from a second database, a plurality of charge transactions relating to purchases made using a charge account, wherein said second database is at a transaction account management system.

37. (new) The method of claim 36, further comprising storing said plurality of travel transactions and said plurality of charge transactions on a pending list within a database of said computing device.

38. (new) The method of claim 37, further comprising matching said plurality of travel transactions and a plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number.

39. (new) The method of claim 38, further comprising determining a client department code based on said match upon identifying said match between a travel transaction and a charge transaction.

40. (new) The method of claim 39, further comprising identifying a near-match among said plurality of travel transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria.

41. (new) The method of claim 40, further comprising determining said department code based on said near-match between said travel transactions and said charge transactions